

Please amend the paragraph beginning on page 8, line 13 as follows: (A version to show the changes made is provided herein.)

C1 User 10 may generate payments through an accounting software package 12 which may take the form of several types of commercial off the shelf (COTS) software applications (e.g., QUICKEN, PEACHTREE, DACEASY, GREAT PLAINS, SAP, SQL, CA, etc.). By accepting output generated from most commercial accounting applications, a large number of users are able to utilize the features of the present invention. In the present invention, the user receives recorded invoices and bills that require attention. These commercial accounting software applications may reside on various hardware platforms such as mainframe computers, mini computers, micro computers, including UNIX and PC based systems.

IN THE CLAIMS:

Applicant respectfully requests amending the claim set as provided below. (A version to show the changes made is provided herein.)

Please ~~cancel~~ claims 1-7.

Claim 8 was cancelled previously.

Please ~~cancel~~ claim 9.

Please ~~add~~ the following new claims:

C2 10. A method for electronically initiating a payment to a vendor regardless of whether the vendor utilizes an electronic payment technology, the method comprising steps for:

providing a user computer system that includes an electronic accounting application;
generating an electronic payment file at the user computer system;

transmitting the electronic payment file from the user computer system to initiate payment of an amount owed to the vendor; and receiving the electronic payment file at a third-party electronic payment processing center from the user computer system; and using the third-party electronic payment processing center to effectuate payment of the amount owed to the vendor regardless of whether the vendor utilizes an electronic payment technology, wherein the step for using the third-party electronic payment processing center to effectuate payment comprises the steps for:

using an electronic payment technology when available; and

using a printed check when no electronic payment technology is available.

11. A method as recited in claim 10, wherein the step for using a printed check when no electronic payment technology is available comprises a step for using a printing device at the electronic payment processing center to effectuate payment of the amount owed to the vendor responsive to the electronic payment file received when no electronic payment technology is available.

12. A method as recited in claim 10, wherein the step for using an electronic payment technology when available comprises steps for:

generating an ACH file at the third-party electronic payment processing center from the electronic payment file; and
using the ACH file to effectuate payment of the amount owed to the vendor responsive to the electronic payment file received when electronic payment technology is available.

13. A method as recited in claim 12, wherein the step for using an electronic payment

C2 technology when available further comprises steps for:

providing a financial account of a financial institution that corresponds to the vendor, wherein the financial institution is electronically coupled to the third-party electronic payment processing center; and
receiving the ACH file at the financial institution from the third-party electronic payment processing center.

14. A method as recited in claim 10, wherein the electronic payment file comprises remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

15. A method as recited in claim 14, further comprising a step for generating the electronic payment file at the user computer system from accounting information.

16. A method as recited in claim 15, wherein the step for generating the electronic payment file at the user computer system comprises a step for receiving the electronic payment file from the electronic accounting application.

C² 17. A method as recited in claim 16, wherein the electronic payment file in an ASCII text data format.

18. A method for using a third-party electronic payment processing system in effectuating a payment of an amount owed to a vendor responsive to an electronic payment file received from a user, regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, the method comprising steps for:

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receiving at a third-party electronic payment processing system an electronic request from a user computer system to effectuate payment of the amount owed by the user to the vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, wherein the request includes an electronic payment file generated by the user computer system; and

using the third-party electronic payment processing center to effectuate the payment of the amount owed by the user to the vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, wherein the step for using the third-party electronic payment processing center to effectuate payment comprises the steps for:

using an electronic payment technology to effectuate the payment when the electronic payment technology is employed for financial data exchange by at least one of (i) the vendor and (ii) a financial institution of the vendor ; and

generating and providing a printed check on behalf of the user to effectuate the payment when no electronic payment

technology is employed to enable a financial data exchange by the vendor and the financial institution of the vendor.

C²
19. A method as recited in claim 18, wherein the step for using an electronic payment technology to effectuate the payment when the electronic payment technology is employed for financial data exchange by at least one of (i) the vendor and (ii) a financial institution of the vendor further comprises a step for generating an ACH file to automatically effectuate the payment by the third-party electronic payment processing system on behalf of the user of the amount owed to the vendor responsive to the electronic payment file received from the user computer system.

20. A method as recited in claim 18, wherein the electronic payment file comprises remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

21. A method as recited in claim 18, wherein the electronic payment file was generated on the user computer system from accounting information and an electronic accounting application, and wherein the electronic payment file is in an ASCII text data format.